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Serial No. 09/190,727
Express Mail Cert. No. EV 032 197 349 US
PATENT

Docket No. CITI0080

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of : Cris T. PALTENGHE, et al.
Serial No. : 09/190,727
Filed : November 12, 1998
For: : **Distributed Network Based Electronic Wallet**
Group Art Unit : 2161
Examiner : Hayes, J.

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Technology Center 2100

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37 CFR 1.116 AMENDMENT AND RESPONSE

Assistant Commissioner of Patents
Attn: Box AF
Washington, D.C. 20231

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GROUP 3600

Sir:

Please amend the above-identified application as follows to place the application in condition for allowance or better condition for appeal.

IN THE CLAIMS:

Please cancel claim 25 without prejudice to its re-introduction in a continuation application.

Please amend claim 22 as follows: